

for our senior citizens is both invaluable and impressive.

Once again, congratulations to the Bronx Shepherds on the occasion of your 22nd anniversary. I remain ever grateful for your work in helping our community resolve the many dilemmas that we encounter. I look forward to the continued growth and development of your Corporation and wish you and your staff every success.

HONORING HILLSBORO HIGH
SCHOOL OF NASHVILLE, TEN-
NESSEE

HON. BOB CLEMENT

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 26, 2001

Mr. CLEMENT. Mr. Speaker, I rise today to honor my alma mater Hillsboro High School of Nashville, Tennessee for significant accomplishments in the "We the People . . . the Citizen and the Constitution" Program. I am proud to announce that these fine students are representing the state of Tennessee in the national finals of this program on April 21–23 right here in Washington, DC.

More than 1200 students from across the nation will participate in this national event. I know these young scholars from the 5th Congressional District have worked diligently to reach the national finals and through their experience have gained a deep knowledge and understanding of the fundamental principles and values of our constitutional democracy.

I would like to commend these students and their teacher, Mary Catherine Bradshaw, on this success. These students include: Sherrell Bean, Maria Borea, Amanda Cox, Allysia Chamberlain, Doriada deLeon-Chamorro, Elizabeth Dohrman, Kali Edwards, Adam Finch, Annalise Frank, Jenny Hansen, Chase Hasbrook, Titiana Howell, Aubrey Hunt, Kate Hunter, Enin Hutchenson, Elliot Layda, David McDaniel, Clay Morgan, Dalila Paquiot, Sarah Payne, Riya Perkins, Casey Raetxloff, Ben Rigsby, Julie Schneider, Niti Snighdha, Emily Tarpley, Kathy Tek, Kelly Tek, Shannon Turbeville, Vanja Trubajic, and Savannah Welch.

"We the People . . . the Citizen and the Constitution" is the most extensive educational program in the country developed specifically to educate young people about the Constitution and Bill of Rights. The three-day national competition is modeled after hearings in the United States Congress.

These hearings consist of oral presentations by high school students before a panel of adult judges. The students' testimony is followed by a period of questioning by the simulated congressional committee. The judges probe students for their depth of understanding and ability to apply their constitutional knowledge. This year's national finals will include questions on James Madison and his legacy in honor of the 250th Anniversary of his birth in 1751.

Administered by the Center for Civic Education, the "We the People . . ." Program has provided curricular materials at upper elementary, middle, and high school levels for more than 26.5 million students nationwide.

The class from Hillsboro High School is currently conducting research and preparing for the upcoming national competition in Wash-

ington, DC. I wish these young "constitutional experts" the best of luck at the national finals and I look forward to seeing them when they visit Capitol Hill.

TRIBUTE TO HENRY P. BECTON

HON. MARGE ROUKEMA

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 26, 2001

Mrs. ROUKEMA. Mr. Speaker, I rise today to honor Henry P. Becton, Director Emeritus of Becton Dickinson (BD). On May 3, 2001 Henry Becton will be honored by the American Diabetes Association (ADA) for his "legacy of discovery in diabetes care".

It is estimated that 300 million people will be affected by diabetes by the year 2005. Currently, in the United States alone, the total annual cost of diabetes is staggering at an estimated \$98 billion. Nearly 16 million Americans have the disease and many more are undiagnosed. We desperately need more education and research. BD has been instrumental in furthering efforts to treat and cure diabetes. I am proud that the ADA has chosen to honor Henry and BD as partners in their fine work.

BD has a long history of supporting the development of products and services to people with diabetes. In fact in 1924, BD began to manufacture all-glass syringes for insulin injection. New diabetes initiatives include platforms for enhanced insulin delivery, our inhaled liquid insulin program and the blood glucose monitoring platform.

Some other facts about BD's work with the ADA include:

BD worked in partnership with the ADA to increase awareness of diabetes and promote National Diabetes Awareness Month (now marked each November).

BD is a member of ADA's Banting Circle, denoting participation at the highest level of corporate sponsorship. (The Banting Circle is named for the discoverer of insulin.)

BD provides free products and programs for the 20,000 children who attend ADA summer camps each year. Many BD people volunteer at the camps; others bike, walk and jog to raise funds for diabetes programs and research. In each BD "getting started kit" provided to new diabetes patients and new-to-insulin patients, BD also includes information about the ADA to introduce patients to the organization.

Many BD employees have supported ADA programs by serving in leadership positions throughout the ADA. BD has and continues to offer professional workshops in conjunction with the ADA for healthcare professionals and families as well as patients dealing with the disease.

Henry Becton has been a tireless advocate for advancing diabetes research and treatment. Henry epitomizes the care and commitment with his own lifelong spirit of volunteerism and action. In fact, even today Henry sits on the BD corporate contributions committee where he continues to shape BD's charitable programs. For instance, he was a member of the committee in 1994 that established the Diabetes Care Fund to support non-profit public education initiatives, research activities, and programs to benefit people with diabetes.

Throughout a century of growth, Becton Dickinson's commitment to raising the quality of health care worldwide has remained constant. I can testify to the high standards of personal character and integrity that Henry Becton has brought to the business community and philanthropic and civic communities of northern New Jersey. I congratulate Henry Becton and wish him many years of continued success.

AFFORDABLE STUDENT LOANS

HON. GEORGE MILLER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 26, 2001

Mr. GEORGE MILLER of California. Mr. Speaker, I rise today in support of the Affordable Student Loan Act, which I am introducing today. Student loans—like Pell grants and work-study jobs—are essential to providing all Americans with the opportunity to earn a college degree.

Now more than ever, a college education is one of the best investments of a lifetime. In the workplace, a college degree is worth 75 percent more than a high school diploma, or \$600,000 over a career.

Our children should pursue their academic dreams, but the loan burdens we ask them to shoulder are increasingly troubling. Student loan volume has more than doubled over the last seven years to \$35 billion a year.

The average student loan debt at four-year public colleges is \$12,000. At four-year private colleges, it is \$14,300. College graduates with high loan debts may think twice about entering public service, be more likely to default, and delay the purchase of their first home.

To make matters worse, the Federal Government needlessly raises the cost of student loans by charging a fee of up to 4 percent of the loan principal. Students borrowing \$1,000 actually receive as little as \$960. However, they will still be expected to repay the full \$1,000, plus interest.

Nearly all of these fees—up to 3 percent on guaranteed student loans and up to 4 percent on direct student loans—are origination fees, enacted in 1981 to reduce the deficit. Because their only purpose is to raise revenue, the fees are often called "the student loan tax." They do not pay for administrative costs or serve any program purpose.

Nor are the fees necessary to limit the federal cost of student loans. For example, on direct student loans, the Federal Government will "earn" more than \$5 for every \$100 in loans made this year, even after paying for all administrative and default costs. If Congress eliminated on all fees, students would still pay a surcharge—rather than receive a subsidy—on loans through the Direct Student Loan program this year.

Students who borrow guaranteed loans also pay up to 1 percent insurance fee into reserve funds to pay future default costs. Because these reserve funds are larger than necessary to pay for defaulted loans, the large majority of guaranty agencies waive this fee.

Finally, eliminating the fees will benefit all students. Over the last two years, the Department of Education reduced interest rates and fees on its direct student loans to match terms available from banks on federally guaranteed